

## **CREDIT CARD APPLICATION AUTOMATION SYSTEM**

### **ABSTRACT OF THE DISCLOSURE**

5 A universal credit card system utilizes a portable card access device which stores  
information associated with multiple bank card accounts, electronically authenticates a  
user of the bank card accounts, allows the user to select a particular one of the bank card  
accounts for usage, and then magnetically encodes the selected bank card account  
information on a separate card substrate (a "universal" credit card) and releasing the card  
for use. Bank card account information can be stored by inserting an existing bank card  
10 into the access device and reading the existing bank card, by manually entering the  
information using a keypad, or by downloading the information from a computer directly  
to the card access device. Authentication may be performed using an optical fingerprint  
scanner. After use, the universal credit card is re-inserted into the card access device and  
the previously selected bank card account information is erased. The universal credit  
15 card system may advantageously be used in conjunction with a credit card application  
automation system which can issue a new bank card with practically no wait time. The  
user enters application information into a local computer, which transmits the user  
application information to a host server via the Internet. Once approved, the host server  
sends new bank card account information to the local computer, and the local computer  
20 can immediately download the information into the card access device, which then  
generates a universal credit card having the new bank card account information.